

## ABSTRACT OF THE DISCLOSURE

In an apparatus for online signature verification, a signature data input unit digitalizes a locus of a user signature and reads the locus as a sequence of points. A first and a second pattern transform unit performs a speed equalization and a velocity transform on the signature sequence and generates a first and a second transformed pattern sequence, respectively. A characteristics extraction unit extracts three characteristics vectors from the signature sequence, the first and the second transformed pattern sequence, respectively, to thereby generate the three characteristics vectors. A difference vector estimation unit generates a difference vector. A determination unit determines whether an input signature and the reference signature are signed by a single person.